# Floodplain Map Informational Update for Maine Prepares Conference

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Maine Floodplain Management Program

Department of Agriculture, Conservation and Forestry

### **FIS Information**

ESSEX COUNTY

(ALL JURISOICTIONS)

Federal Emergency Management Agency

- > Flooding sources
- ➤ Flood history
- > Stillwater Elevations (10%, 2%, 1%, and 0.2% Annual Chance)
- ➤ Base Flood Elevations (BFEs) including wave height and wave runup and setup effects
- >FIRMs are developed in conjunction with the FIS to depict much of the information in the FIS, such as the SFHA boundaries

# Flood Insurance Rate Map (FIRM)s are used for:

- Regulatory purposes when building or improving in flood hazard areas
- 2. Flood insurance rating purposes
- 3. Planning purposes

### Terms to Review

#### Base Flood = 1% Annual Chance = 100-year flood

\* Engineers assign statistical probabilities to different size floods. The flood that has a 1% chance of occurring in any given year is the base flood. It can happen multiple times in one year or not for a couple hundred years.

#### **Base Flood Elevation**

\* The elevation to which floodwater is anticipated to rise during the base flood is the Base Flood Elevation (BFE)

#### Special Flood Hazard Area

\* Areas covered by flood waters if water rises to the BFE

### What do FIRMS show?

- Flood maps show the Special Flood Hazard
  Area (SFHA), also known as the 100 year flood,
  the 1% annual chance flood, or the base flood.
  Lots of terms; one meaning.
- Flood zones V zones (coastal SFHAs subject to wave action ≥ 3ft), A zones (inland SFHAs), and B (now X) zones (areas subject to the 500-year flood, or .02% annual chance)
- Base Flood Elevation (BFE), where available

### All Maine Coastal County FIRMs are Being Updated

FEMA DIGITAL FLOOD INSURANCE RATE MAP SCHEDULE												
	1	ı	İ	FEM	A DIGITAL FLOOD INSU	RANCE RATE MA	AP SCHEDULE					
County	STARR Project Manager	County EMA Director	Regional Planning Commission	Work Map Meetings	Preliminary Map	Some Revised Preliminary Maps Issued	Federal Register Publication	Newspaper Notice (2nd)	Appeals period Started	Appeals Period Close	Projected LFD Date	Final Effective Date
DIGITAL FLOOD IND	DIGITAL FLOOD INDURANCE RATE MAPPING IN PROGRESS											
Town of Fort Kent				N/A	tbd						Hold for Levee Cert.	tbd
Cumberland *	Amol Daxikar	James Budway	Rebeccah Shaffner	February 11, 2013	tbd		tbd	tbd	tbd	tbd	tbd	tbd
Hancock	Amol Daxikar	Andrew Sankey	Tom Martin	October 21-22, 2013	April 24, 2014		July 9, 2014	August 14, 2014	August 14, 2014	November 12, 2014	tbd	Unknown
Knox	Brett Holthaus	Ray Sisk	Eric Galant	July 30, 2013	January 31, 2014	June 6, 2014	July 9, 2014	August 7, 2014	August 7, 2014	November 5, 2014	tbd	July 16, 2015
Lincoln	Brian Lee	Tod Hartung	Bob Faunce	August 7, 2013	February 7, 2014	June 6, 2014	July 9, 2014	August 6, 2014	August 6, 2014	November 4, 2014	January 16, 2015	July 16, 2015
Sagadahoc	Brian Lee	Eric Sawyer	Jeff Kobrock	August 6, 2013	January 31, 2014	June 6, 2014	July 9, 2014	August 6, 2014	August 6, 2014	November 4, 2014	January 6, 2015	July 16, 2015
Waldo	Brett Holthaus	Dale Rowley	Eric Galant	July 31, 2013	January 17, 2014	May 7, 2014	July 9, 2014	August 7, 2014	August 7, 2014	November 5, 2014	January 16, 2015	July 6, 2015
Washington	Justin King	Michael Hinerman	Judy East	June 10, 2014			tbd					
York *	Amol Daxikar	Dave Francouer	Lee Jay Feldman	February 28, 2013	November 5, 2013		tba	tbd	tbd	tbd	tbd	tbd
EFFECTIVE DIGITAL F		ATE MAPS	I									
Androscoggin	Justin King											July 8, 2013
Kennebec	Timothy Hillier											June 16, 2011
	Oxford Amol Daxikar July 7, 2009											
WAITING ON FUNDI	ING	İ	i	i								
Aroostook				Unknown	Unknown		Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Franklin				Unknown	Unknown		Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Penobscot				Unknown	Unknown		Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Piscataquis				Unknown	Unknown		Unknown	Unknown	Unknown	Unknown	Unknown	Unknown
Somerset				Unknown	Unknown		Unknown	Unknown	Unknown	Unknown	Unknown	Unknown

<sup>\*</sup>A copy of this is in your handouts

## Status of flood mapping

- \* Waldo County: Effective on July 6, 2015
- \* Lincoln & Sagadahoc: Effective July 16, 2015
- \* Knox and Hancock: Delayed by appeals that were not able to be resolved quickly enough to go final in 2015
- \* Washington: Waiting for release of preliminary maps
- \* York and Cumberland: Delayed by appeals in Plymouth County, MA
  - \* New 2 foot topography throughout both counties

# Updated Mapping Schedule

- York and Cumberland, Hancock & Knox Counties are delayed
- Lincoln, Sagadahoc and Waldo Counties are going final in 2015
- Washington County preliminary maps are in production

### **Coastal County FIRM Updates**

- New maps are be overlayed on orthoimagery (aerial) maps
- \* They will benefit from greatly improved topographical data (from 10 or 20' contours on the old maps to 2' contours in most areas on the new maps)
- New maps will be available in digital format and can be integrated with GIS systems

### **Coastal County FIRM Updates**

### **Updates Include:**

- New coastal flood hazard analysis
- Redelineated Zone AE's in coastal areas and some inland areas
- Newly modeled Zone A's in areas with 2' topographical contour
- Flood Risk Products (non-regulatory)

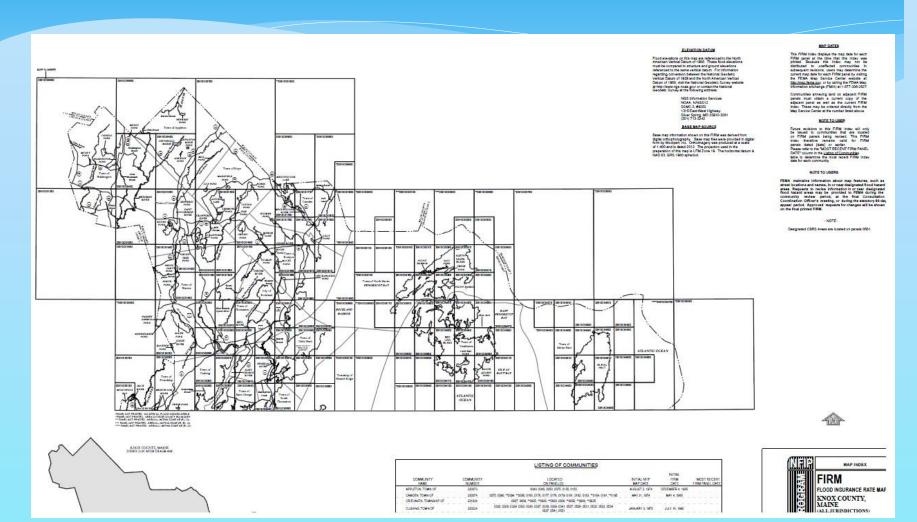
### **Conversion Factor**

- The previous effective study was referenced to the NGVD Datum
- All new studies are referenced to the NAVD 88 (North American Vertical Datum of 1988)
- The conversion factor from NGVD 29 to NAVD 88 is
   -0.7 feet.

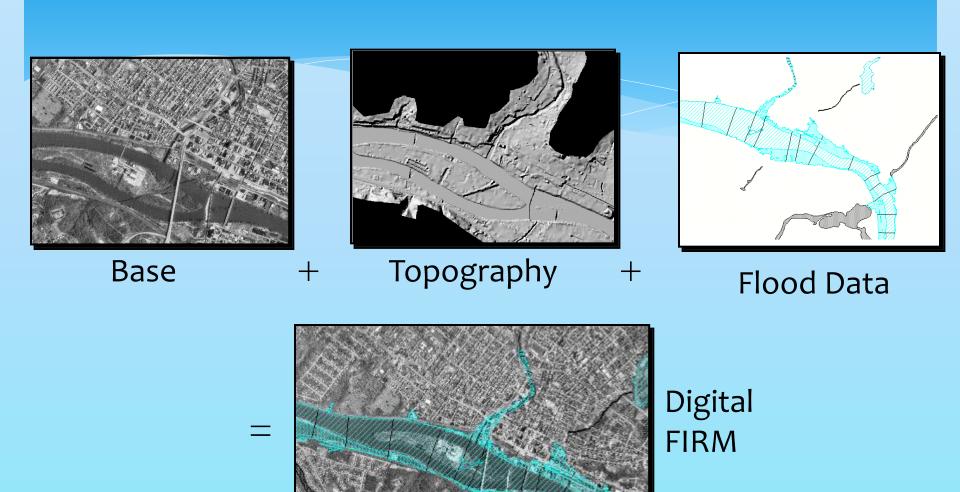
# Existing Paneling System (community-wide format)



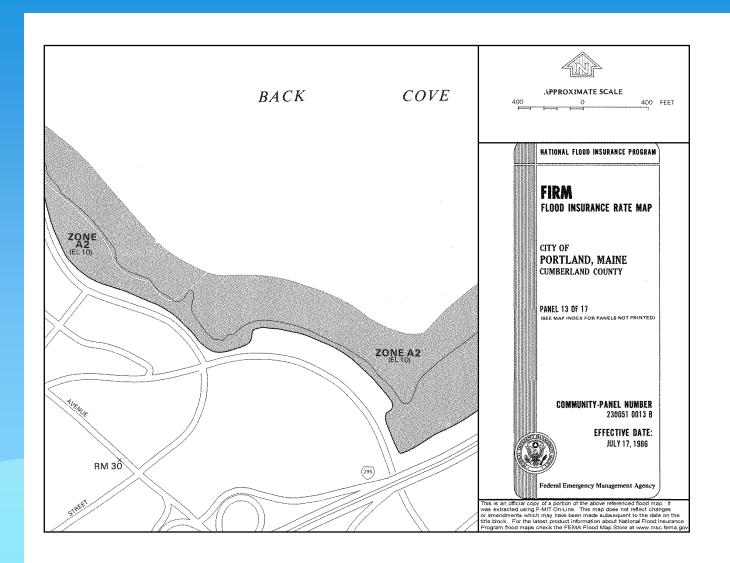
# New Paneling System (county-wide format based on USGS quads)



### Digital FIRM (DFIRM)



### Historic Paper FIRM vs. New Digital FIRM



### **Preliminary map**

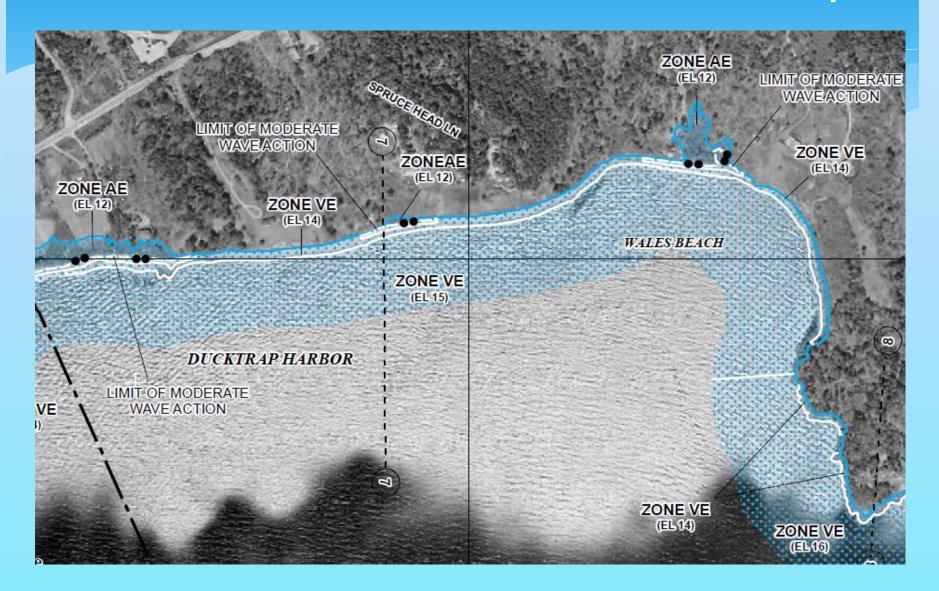


### **Limit of Moderate Wave Action**

#### \* LiMWA

- \* Areas subject to wave heights greater than 1.5 feet
- \* Defines Coastal A Zone
- Recommendation of building to V zone standards
- \* Only mandatory enforcement if state building code has been adopted

### What LIMWA looks like on the Map



### **Ups and Downs**

- There are some changes to the flood zones and base flood elevations
- Because of the improved elevation data, there will be properties newly mapped in, and newly mapped out, even in areas where the base flood elevation remains the same
- The overall upside is that the new maps will much more accurately reflect which properties should be in and out of the SFHA.

### **Summary of Map Actions**

- Category 1: shown on the new DFIRM panel
- \* Category 2: NOT shown on the new DFIRM panel due to scale limitations (revalidated after the new DFIRMs become effective)

SOMA-1

#### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: ROCKLAND, CITY OF

Community No: 230076

To assist your community in maintaining the Flood Insurance Rate Map (FIRM), we have summarized below the previously issued Letter of Map Change (LOMC) actions (i.e., Letters of Map Revision (LOMRs) and Letters of Map Amendment (LOMAs)) that will be affected by the preparation of the enclosed revised FIRM panel(s).

#### 1. LOMCs Incorporated

The modifications effected by the LOMCs listed below have been reflected on the Preliminary copies of the revised FIRM panels. In addition, these LOMCs will remain in effect until the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
		NO CASES RECORDED			

#### 2. LOMCs Not Incorporated

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because of scale limitations or because the LOMC issued had determined that the lot(s) or structure(s) involved were outside the Special Flood Hazard Area, as shown on the FIRM. These LOMCs will be revalidated free of charge 1 day after the revised FIRM becomes effective through a single revalidation letter that reaffirms the validity of the previous LOMCs.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel 2300760005B	New Panel 23013C0351D	
LOMA	09-01-0702A	05/19/2009	TAX MAP 15, LOT A10-1 — 67 & 69 FRONT STREET			
LOMA	13-01-1365A	03/26/2013	TAX MAP 55, BLOCK A, LOT 1-1 220 PARK STREET	2300760005B	23013C0335D	

### **Summary of Map Actions (continued)**

- \* Category 3: superseded, and no longer valid, due to revised flood hazards
- Category 4: property owner must request this be re-determined

SOMA-1

#### PRELIMINARY SUMMARY OF MAP ACTIONS

Community: CAMDEN, TOWN OF Community No: 230074

#### 3. LOMCs Superseded

The modifications effected by the LOMCs listed below have not been reflected on the Preliminary copies of the revised FIRM panels because they are being superseded by new detailed flood hazard information or the information available was not sufficient to make a determination. The reason each is being superseded is noted below. These LOMCs will no longer be in effect when the revised FIRM becomes effective.

LOMC	Case No.	Date Issued	Project Identifier	Reason Determination Will be Superseded	
LOMA	00-01-0824A	07/20/2000	156 SHERMAN'S POINT ROAD	2	
LOMR	02-01-025P	07/17/2002	ATLANTIC OCEAN / CAMDEN HARBOR - COLLINS PROPERTY	4	
LOMR	03-01-029P	06/18/2003	ATLANTIC OCEAN / SHERMAN COVE - FECKER PROPERTY	4	
LOMA	08-01-0310A	01/22/2008	HARBOR HOUSE, BUILDING B - 5-8 OCEAN WAY	4	
LOMA	12-01-1441A	04/24/2012	TAX MAP 103, LOT 9 223 BEAUCAIRE AVENUE	5	

- 1. Insufficient information available to make a determination.
- 2. Lowest Adjacent Grade and Lowest Finished Floor are below the proposed Base Flood Elevation.
- 3. Lowest Ground Elevation is below the proposed Base Flood Elevation.
- 4. Revised hydrologic and hydraulic analyses.
- Revised topographic information.

#### 4. LOMCs To Be Redetermined

The LOMCs in Category 2 above will be revalidated through a single revalidation letter that reaffirms the validity of the determination in the previously issued LOMC. For LOMCs issued for multiple lots or structures where the determination for one or more of the lots or structures has changed, the LOMC cannot be revalidated through this administrative process. Therefore, we will review the data previously submitted for the LOMC requests listed below and issue a new determination for the affected properties after the effective date of the revised FIRM.

LOMC	Case No.	Date Issued	Project Identifier	Old Panel	New Panel
			NO CASES RECORDED		

## Public meetings

- \* Waldo Co: April 29 in Belfast (Hutchinson Center)
- Lincoln Co: May 11 in Waldoboro (Town Office)
- \* Sagadahoc Co: May 11 in Topsham (Town office)
- \* 2-4 pm and 6-8 pm
  - \* No formal presentations
  - \* Open house format
  - Complete details to follow soon
- \* Compliance period/ordinance update

### Letters of Map Amendment / Revision

#### Different Types:

- LOMA removal of a structure or legally recorded piece of land (natural ground)
   Lowest adjacent grade/lowest lot elevation must be above BFE
- \* LOMR-F removal of a structure that has been elevated on Fill
- LOMR revision to flood hazard boundary line, change in base flood elevation or zone
- \* CLOMR-F Conditional LOMR, if built as planned, will qualify for removal.

### LOMA/LOMR forms

- \* MT-EZ: Land or structure removal/PLS or PE can certify on form or use Elevation Certificate
- \* MT-1: LOMA/CLOMA/LOMR-F/CLOMR-F Multiple structures
- \* MT-2: Change boundary line/base flood elevation and/or zone. Must be done by a P.E.
- \* E-LOMA
- \* On-line LOMC

## Letters of Map Amendment / Revision

- \* Once granted, lender will generally release the borrower from mandatory flood insurance requirement
- \* Eligible for 100% premium refund for current year only
- \* Does this mean you are definitely safe?

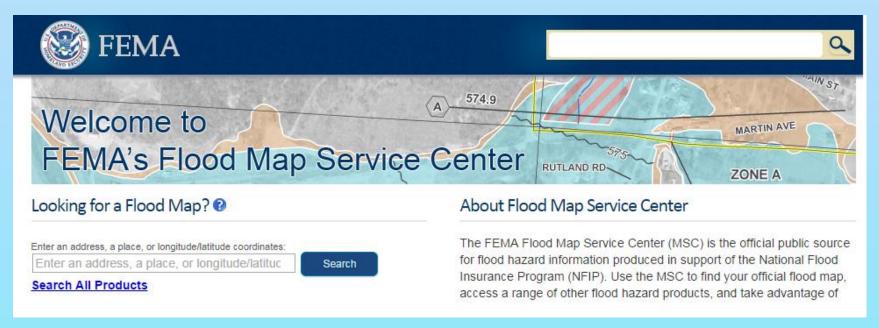
**HECK NO!** 



# How to Look Up A Regulatory Flood Map

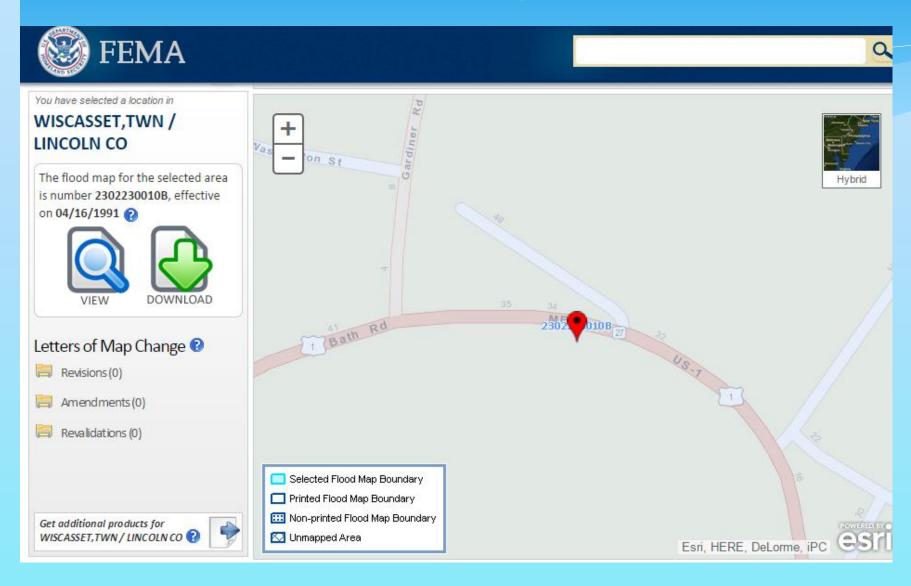
Google "FEMA FIRM"

Or go to <a href="https://msc.fema.gov/portal">https://msc.fema.gov/portal</a>

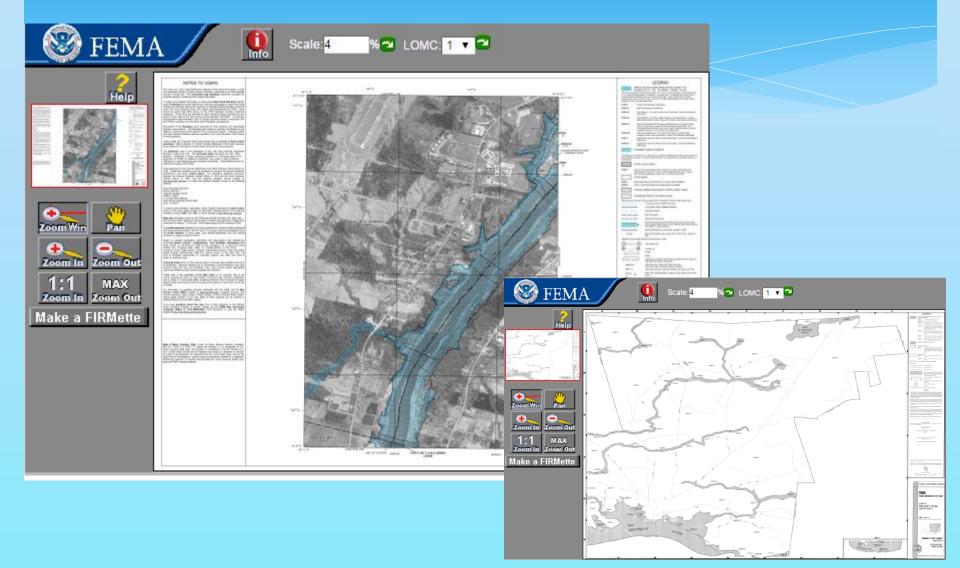


Type in the address to get the relevant effective map

# Select "view" option on left

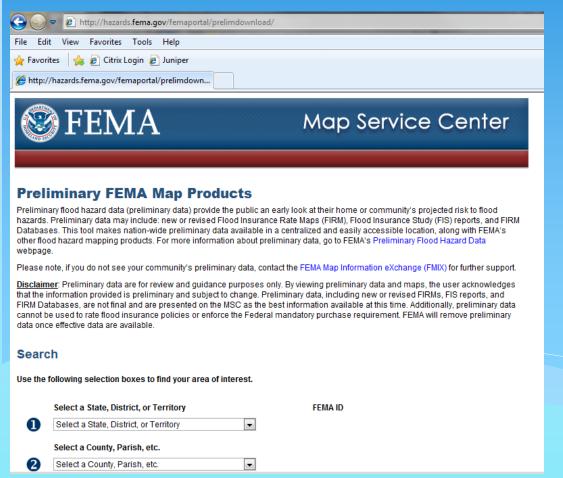


# Use the lefthand toolbar to Make a FIRMette



## To Look up Preliminary Map Info

Google "FEMA Preliminary Map" or go to: www.fema.gov/preliminaryfloodhazarddata



- 1. Select "Maine"
- 2. Select your county
- 3. On the next page, scroll to the bottom of the list of PDFs to one starting with "IND" for index. Use the Index map to locate the relevant map panel

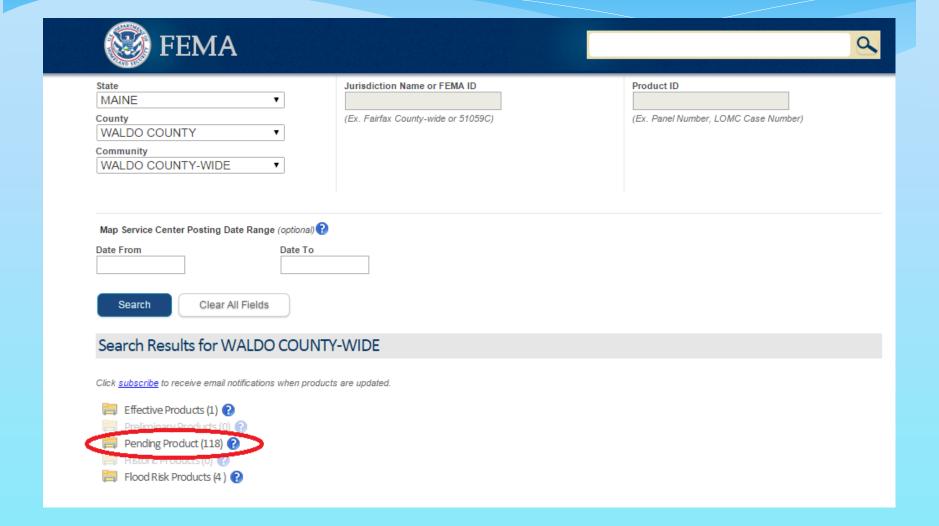
# "Pending" Maps

To access maps that are no longer "preliminary" and are scheduled to go final later this year:

http://msc.fema.gov/portal/advanceSearch

Search for Maine, your County, and community (or select the County name-county wide option under the community search pulldown menu – for example: "Waldo – County Wide")

## Pending Maps



# State Web Mapping Resource

